Certificate Number: 02998-PAW-DE-035286954

Bankruptcy Case Number: 16-10105



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on <u>January 20, 2021</u>, at <u>2:33</u> o'clock <u>PM EST</u>, <u>Michael J Dudzinski</u> completed a course on personal financial management given <u>by internet</u> by <u>Consumer Education Services</u>, <u>Inc.</u>, <u>DBA Start Fresh Today/DBA Affordable Bankruptcy Course</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: January 20, 2021 By: /s/Terri Everett

Name: Terri Everett

Title: Counselor